

United States Bankruptcy Court  
Middle District of North Carolina

In re:  
Brian Keith Garner  
Katelyn Oliver Garner  
Debtors

Case No. 17-51322-cra  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0418-6

User: admin  
Form ID: 318Page 1 of 3  
Total Noticed: 98

Date Rcvd: Mar 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2018.

db +Brian Keith Garner, 390 Wagon Wheel Way, Salisbury, NC 28147-6745  
 jdb #+Katelyn Oliver Garner, 390 Wagon Wheel Way, Salisbury, NC 28147-6745  
 785806524 +AFG/Alpine Management, PO Box 726, Grandview, TX 76050-0726  
 785806526 +AT&T Uverse, P.O. Box 537104, Atlanta, GA 30353-7104  
 785806536 CHC Urgent Care Prosperity Center, P.O. Box 70826, Charlotte, NC 28272-0826  
 785806539 CHS Northeast, PO Box 96072, Charlotte, NC 28296-0072  
 785806541 +CMC Womens Institute Northeast, 200 Medical Park Dr., NE #250, Concord, NC 28025-0933  
 785806543 +CMG-Copperfield OB/GYN, 349 Penny Lane NE, Concord, NC 28025-1221  
 785806529 Cabarrus Family Medicine Prosperity, PO Box 70826, Charlotte, NC 28272-0826  
 785806531 +Capital One, NA, Attn: Bankruptcy Dept, PO Box 30258, Salt Lake City, UT 84130-0258  
 785806532 Carolina Medical Center - Northeast, P.O. Box 669347, Charlotte, NC 28266-9347  
 785806535 Chase Receivables, PO Box 659, West Caldwell, NJ 07007-0659  
 785806537 +Child Support Enf Ag/NC, Nc Child Support Enforcement, PO Box 20800, Raleigh, NC 27619-0800  
 785806538 +Chrysler Capital Attn: Bankruptcy Dept., PO Box 961275, Fort Worth, TX 76161-0275  
 785806540 +Client Services, Inc., 3451 Harry Truman Blvd., Saint Charles, MO 63301-9816  
 785806544 Credence Resource Management, LLC, P.O. Box 2238, Southgate, MI 48195-4238  
 785806550 DIRECTTV, P.O. Box 105261, Atlanta, GA 30348-5261  
 785806553 Disney Movie Club, P.O. Box 758, Neenah, WI 54957-0758  
 785806554 Diversified Consultants, Inc., P.O. Box 1391, Southgate, MI 48195-0391  
 785806555 +Equifax, 1550 Peachtree Street, NE, Atlanta, GA 30309-2468  
 785806556 +Experian, 475 Anton Blvd., Costa Mesa, CA 92626-7037  
 785806558 FMA Alliance LTD, P.O. Box 2409, Houston, TX 77252-2409  
 785806562 +JP Morgan Chase, P.O. Box 78420, Phoenix, AZ 85062-8420  
 785806564 +Lion's Share Credit, 850 Harrison Rd, Salisbury, NC 28147-9021  
 785806570 +MRS Associates, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 785806571 +MRS BPO, LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016  
 785806565 +Medac-Northeast Anesthesia & Pain, 1085 NE Gateway Ct NE, Ste 300, Concord, NC 28025-2457  
 785806566 +Medicredit, PO Box 1629, Maryland Heights, MO 63043-0629  
 785806567 +Michell Meyers, Attorney, P.O. Box 110564, Durham, NC 27709-5564  
 785806569 Monarch Recovery Management, Inc., P.O. Box 21089, Philadelphia, PA 19114-0589  
 785806573 NC Dept. of Revenue, P.O. Box 871, Raleigh, NC 27602-0871  
 785806572 Nationwide Credit, Inc., P.O. Box 26314, Lehigh Valley, PA 18002-6314  
 785806575 +Ngina K Connors MD, 200 Medical Park Dr NE, #250, Concord, NC 28025-0933  
 785806577 +Northeast Inpatient Services, 920 Church Street North, Concord, NC 28025-2983  
 785806578 Northstar Location Services, LLC, ATTN: Financial Services Dept., 4285 Genesee St., Cheektowaga, NY 14225-1943  
 785806581 +Ortho Carolina, 4601 Park Rd., Ste. 300, Charlotte, NC 28209-2290  
 785806587 +PMAB LLC, 4135 S Stream Blvd Ste 4, Charlotte, NC 28217-4523  
 785806588 PMAB, LLC, P.O. 12150, Charlotte, NC 28220-2150  
 785806590 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
 (address filed with court: Portfolio Recovery, P.O. Box 12903, Norfolk, VA 23541)  
 785806591 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,  
 DURHAM NC 27713-2450  
 (address filed with court: Professional Recovery Consultants, 2700 Meridian Pkwy., Ste 200, Durham, NC 27713-2204)  
 785806584 +Paypal Credit Bankruptcy notification, PO Box 5138, Lutherville Timonium, MD 21094-5138  
 785806585 Phoenix Financial Services, P.O. Box 361450, Indianapolis, IN 46236-1450  
 785806586 Piedmont Pediatrics, P.O. Box 70826, Charlotte, NC 28272-0826  
 785806593 +QVC, Inc., 1365 Enterprise Drive, Mail Code 330, West Chester, PA 19380-5959  
 785806592 +Qualia Collection Services, PO Box 4699, Petaluma, CA 94955-4699  
 785806594 +Rowan County DSS, 1813 E. Innes St, Salisbury, NC 28146-6030  
 785806595 +Rowan County Tax Collector, 402 N. Main Street, Salisbury, NC 28144-4392  
 785806597 +Sessions & Rogers, P.A., P.O. Box 110564, Durham, NC 27709-5564  
 785806599 Smith Debnam, Attorney at Law, P.O. Box 26268, Raleigh, NC 27611-6268  
 785806600 +Southpoint Internal medicine, 340 Jake Alexander Blvd, Salisbury, NC 28147-1364  
 785806601 Spectrum, P.O. Box 2553, Columbus, OH 43216-2553  
 785806602 +Statewide, PO Box 900, China Grove, NC 28023-0900  
 785806604 +Synchrony Bank/American Eagle, P.O. Box 707600, Tulsa, OK 74170-7600  
 785806605 +Terminix Service Inc. 19, PO Box 2627, Columbia, SC 29202-2627  
 785806607 +Time Warner /Bankruptcy Notification, 3140 W Arrowood Road, Charlotte, NC 28273-0001  
 785806608 +Transunion, LLC, 555 W. Adams Street, Chicago, IL 60661-3631  
 785806609 +University Healthcare System, 8800 N Tryon Street, Charlotte, NC 28262-3300  
 785806617 Windstream, P.O. Box 9001908, Louisville, KY 40290-1908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: ATLASACQU.COM Mar 15 2018 22:18:00 Atlas Acquisitions LLC, 294 Union St.,  
 Hackensack, NJ 07601-4303  
 cr +EDI: AGFINANCE.COM Mar 15 2018 22:18:00 OneMain, PO Box 3251, Evansville, IN 47731-3251  
 cr +EDI: PRA.COM Mar 15 2018 22:18:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 785806523 EDI: RMSC.COM Mar 15 2018 22:18:00 AEO, Inc., 77 Hot Metal Street,  
 Pittsburgh, PA 15203-2382

District/off: 0418-6

User: admin  
Form ID: 318Page 2 of 3  
Total Noticed: 98

Date Rcvd: Mar 15, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

785806525 +EDI: GMACFS.COM Mar 15 2018 22:18:00 Ally Financial, Attn: Bankruptcy, PO Box 380901, Bloomington, MN 55438-0901  
 785806527 +EDI: BANKAMER.COM Mar 15 2018 22:18:00 Bank Of America, Nc4-105-03-14, PO Box 26012, Greensboro, NC 27420-6012  
 785806528 E-mail/Text: kford@curecovery.com Mar 15 2018 18:18:49 C.U. Recovery, Inc., 26263 Forest Blvd, Wyoming, MN 55092-8033  
 785806530 +EDI: CAPITALONE.COM Mar 15 2018 22:18:00 Capital One, Attn: General Correspondence/Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285  
 785806533 E-mail/Text: feedback@cascadereceivables.com Mar 15 2018 18:18:45 Cascade Capital LLC, 1670 Corporate Circle, Ste 202, Petaluma, CA 94954-6952  
 785806534 +EDI: CHASE.COM Mar 15 2018 22:18:00 Chase Card Services, Attn: Correspondence, PO Box 15278, Wilmington, DE 19850-5278  
 785806545 +EDI: CCS.COM Mar 15 2018 22:18:00 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246  
 785806546 +EDI: CRFRSTNNA.COM Mar 15 2018 22:18:00 Credit First National Associates, Attn: BK Credit Operations, PO Box 81315, Cleveland, OH 44181-0315  
 785806548 +EDI: RCSFNBMARIN.COM Mar 15 2018 22:18:00 Credit One Bank NA, PO Box 98875, Las Vegas, NV 89193-8875  
 785806547 +EDI: RCSFNBMARIN.COM Mar 15 2018 22:18:00 Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873  
 785806549 +EDI: CREDPROT.COM Mar 15 2018 22:18:00 Credit Protection Assoc, PO Box 802068, Dallas, TX 75380-2068  
 785806551 EDI: DISCOVER.COM Mar 15 2018 22:18:00 Discover Card Services, Attention: Bankruptcy, PO Box 30954, Salt Lake City, UT 84130  
 785806552 +EDI: DISCOVER.COM Mar 15 2018 22:18:00 Discover Financial, PO Box 3025, New Albany, OH 43054-3025  
 785806557 +E-mail/Text: Bankruptcy@FCcollects.com Mar 15 2018 18:18:50 First Collection Services, 10925 Otter Creek Rd. E Blvd, Mabelvale, AR 72103-1661  
 785806559 +EDI: IIC9.COM Mar 15 2018 22:18:00 IC Systems, Inc., P.O. Box 64378, Saint Paul, MN 55164-0378  
 785806561 EDI: IRS.COM Mar 15 2018 22:18:00 Internal Revenue Service, Bankruptcy Filing Notification, P.O. Box 7346, Philadelphia, PA 19101-7346  
 785806563 +EDI: CBSKOHLS.COM Mar 15 2018 22:18:00 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043  
 785806568 +EDI: MID8.COM Mar 15 2018 22:18:00 Midland Funding, Att: Bankruptcy Notifcation, PO Box 939069, San Diego, CA 92193-9069  
 785806574 EDI: NCDEPREV.COM Mar 15 2018 22:18:00 NC Dept of Revenue, Bankruptcy Notification, P.O. Box 25000, Raleigh, NC 27640-0150  
 785806576 EDI: NCDEPREV.COM Mar 15 2018 22:18:00 North Carolina Department of Revenue, Attn: Bankruptcy Unit, P.O. Box 1168, Raleigh, NC 27602-1168  
 785806579 +EDI: AGFINANCE.COM Mar 15 2018 22:18:00 One Main Financial, PO Box 742536, Cincinnati, OH 45274-2536  
 785806580 EDI: AGFINANCE.COM Mar 15 2018 22:18:00 One Main Financial, Suite C, 519 Jake Alexander Blvd. W, Salisbury, NC 28147-1382  
 785806589 EDI: PRA.COM Mar 15 2018 22:18:00 Portfolio Recovery, P.O. Box 41067, Norfolk, VA 23541  
 785806583 E-mail/Text: bkrnotice@prgmail.com Mar 15 2018 18:18:33 Paragon Revenue Group, 216 Le Phillip Ct NE, Concord, NC 28025-2954  
 785806582 +E-mail/Text: bkrnotice@prgmail.com Mar 15 2018 18:18:33 Paragon Revenue Group, P.O. Box 126, Concord, NC 28026-0126  
 785806596 +EDI: DRIV.COM Mar 15 2018 22:18:00 Santander Consumer USA, 5201 Rufe Snow Drive, Suite 400, North Richland Hills, TX 76180-6036  
 785806598 +E-mail/Text: collections@sharonview.org Mar 15 2018 18:18:24 Sharonview, PO Box 2070, Fort Mill, SC 29716-2070  
 785806603 EDI: RMSC.COM Mar 15 2018 22:18:00 Synchrony Bank, Bankruptcy Notification, P.O. Box 965060, Orlando, FL 32896-5060  
 785806606 +E-mail/Text: DL-ICOMSBankruptcy@charter.com Mar 15 2018 18:18:41 Time Warner, Bankruptcy Notification, 3140 W Arrowood Road, Charlotte, NC 28273-0001  
 785806610 +E-mail/Text: ebn@vantagesourcing.com Mar 15 2018 18:18:41 Vantage Sourcing, 4930 West State Hwy 52, Ste 1, Taylor, AL 36305-9102  
 785806611 +EDI: VERIZONEAST.COM Mar 15 2018 22:18:00 Verizon, Attn: Wireless Bankruptcy Admin, 500 Technology Dr, Ste 500, Weldon Springs, MO 63304-2225  
 785806612 +EDI: VERIZONEAST.COM Mar 15 2018 22:18:00 Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225  
 785806615 +EDI: WFFC.COM Mar 15 2018 22:18:00 Wells Fargo Bank, PO Box 10438, Des Moines, IA 50306-0438  
 785806613 +EDI: WFFC.COM Mar 15 2018 22:18:00 Wells Fargo Bank, PO Box 94435, Albuquerque, NM 87199-4435  
 785806614 +EDI: WFFC.COM Mar 15 2018 22:18:00 Wells Fargo Bank, PO Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
 785806616 +EDI: WFFC.COM Mar 15 2018 22:18:00 Wells Fargo Card Services, MAC N8235-040, 7000 Vista Drive, West Des Moines, IA 50266-9310

TOTAL: 40

District/off: 0418-6

User: admin  
Form ID: 318Page 3 of 3  
Total Noticed: 98

Date Rcvd: Mar 15, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

785806542\* +CMC Womens Institute Northeast, 200 Medical Park Dr. NE, #250, Concord, NC 28025-0933  
 785806560\* Internal Revenue Service, Dept. of the Treasury, Bankrtpcy Notification,  
 Kansas City, MO 64999-0202

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2018 at the address(es) listed below:

Ann Charlotte Dowless on behalf of Joint Debtor Katelyn Oliver Garner adowless@aol.com,  
 r57240@notify.bestcase.com  
 Ann Charlotte Dowless on behalf of Debtor Brian Keith Garner adowless@aol.com,  
 r57240@notify.bestcase.com  
 Avi Schild on behalf of Creditor Atlas Acquisitions LLC bk@atlasacq.com  
 C. Edwin Allman, III ceallman@allmanspry.com,  
 trusteeallman@allmanspry.com;ceallman@ecf.epiqsystems.com;trusteeallman1@gmail.com  
 William P. Miller bancm\_ecf@ncmba.uscourts.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1	<b>Brian Keith Garner</b>	Social Security number or ITIN <b>xxx-xx-2036</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Katelyn Oliver Garner</b>	EIN <b>-----</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN <b>xxx-xx-5060</b>
United States Bankruptcy Court <b>Middle District of North Carolina</b>		
Case number: <b>17-51322</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Brian Keith Garner

Katelyn Oliver Garner  
aka Katelyn Oliver Garner, fka Katelyn Paula  
Oliver**By the  
court:**3/15/18*Catharine R. Aron*Catharine R. Aron  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**